

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.09.2020

The RBI through a supplementary guideline issued on March 31, 2015 had stipulated the implementation of LCR at a consolidated level from January 1, 2016. Accordingly, SBI Group has been computing the Consolidated LCR.

The entities covered in the Group LCR are SBI and eight Overseas Banking Subsidiaries. Bank SBI Botswana Ltd, Commercial Indo Bank LLC, Moscow, Nepal SBI Bank Ltd., State Bank of India (California) Ltd, SBI Canada Bank, State Bank of India (Mauritius) Ltd, Bank SBI Indonesia and SBI(UK) Ltd.

SBI Group LCR comes out to 159.58% as on 30th September 2020 based on average of three months July, August and September, 2020.

The Group has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. Retail deposits constitute major portion of total funding sources, and such funding sources are well diversified. Management is of the view that the Bank has sufficient liquidity cover to meet its likely future short-term requirements.

LCR DISCLOSURE TEMPLATE AS ON QUARTER ENDED 30.09.2020 (July-September, 2020)

LIQUIDITY COVERAGE RATIO					
State Bank of India Group					
(INR in Crs)					
		Quarter ended September 30, 2020		Quarter ended June 30, 2020	
LCR COMPONENTS		Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	Total High Quality Liquid Assets(HQLA)		1,131,835		1,085,295
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
(i)	Stable deposits	514,395	25,720	331,542	16,577
(ii)	Less Stable Deposits	2,005,385	200,539	2,168,538	216,854
3	Unsecured wholesale funding, of which:				
(i)	Operational deposits(all counterparties)	965	241	1,049	262
(ii)	Non-operational deposits(all counterparties)	809,090	492,092	822,780	493,240
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	4,360	3,555	7,828	7,401
5	Additional requirements, of which				
(i)	Outflows related to derivative exposures and other collateral requirements	131,849	131,849	118,217	118,217
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	43,131	8,122	40,442	6,931
6	Other contractual funding obligations	33,887	33,887	45,669	45,669
7	Other contingent funding obligations	588,797	21,269	556,140	20,059
8	TOTAL CASH OUTFLOWS	4,131,858	917,273	4,092,204	925,210
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	47,130	0	159,755	0
10	Inflows from fully performing exposures	187,445	175,757	191,340	177,579
11	Other cash inflows	37,980	32,247	34,965	30,325
12	TOTAL CASH INFLOWS	272,555	208,005	386,059	207,904
13	TOTAL HQLA		1,131,835		1,085,295
14	TOTAL NET CASH OUTFLOWS		709,269		717,306
15	LIQUIDITY COVERAGE RATIO(%)		159.58%		151.30%

** Monthly average of 3 months data considered for Overseas Banking Subsidiaries and daily average considered for SBI(Solo).

The Group has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. Retail deposits constitute major portion of total funding sources, and such funding sources are well diversified. Management is of the view that the Bank has sufficient liquidity cover to meet its likely future short-term requirements.